WE	United States Bankrupt STERN DISTRICT OF NEW	· ·	Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Mi	ddle):	Name of Joint Debtor (Spouse)(Last, Firs	t, Middle):				
Button, Mary Ann							
All Other Names used by the Debtor in the la (include married, maiden, and trade names):  aka Mary Ann Crooks, aka Mary Maryann Crooks	•	All Other Names used by the Joint Debt (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Indvidual-Taxpayer I. (if more than one, state all): <b>7762</b>	D. (ITIN) No./Complete EIN	Last four digits of Soc. Sec. or Indvidual-Taxp	payer I.D. (ITIN) No./Complete EIN				
Street Address of Debtor (No. & Street, City, 8849 East Eden Road	and State):		& Street, City, and State):				
Eden, NY	ZIPCODE 14057	_	ZIPCODE				
County of Residence or of the Principal Place of Business: <b>Erie</b>		County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from s	reet address):	Mailing Address of Joint Debtor (if	different from street address):				
SAME	ZIPCODE		ZIPCODE				
Location of Principal Assets of Business Debt (if different from street address above): NOT APF	or <b>LICABLE</b>		ZIPCODE				
TO COLOR	Nature of Business	Chapter of Bankruptcy Code	Under Which the Petition is Filed				
Type of Debtor (Form of organization)  (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	(Check one box.)  Health Care Business  Single Asset Real Estate as define in 11 U.S.C. § 101 (51B)	(Check one box)  Chapter 7  Chapter 9	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition				
Corporation (includes LLC and LLP)  Partnership	Railroad	Chapter 13	of a Foreign Nonmain Proceeding				
Other (if debtor is not one of the above entities, check this box and state type of entity below	Stockbroker  Commodity Broker  Clearing Bank  Other	Nature of Debts  Debts are primarily consumer debt in 11 U.S.C. § 101(8) as "incurred individual primarily for a personal or household purpose"	by an business debts.				
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exempt Entity (Check box, if applicable.)	Chapter 11 De	ebtors:				
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)	Debtor is a small business as defined in Debtor is not a small business debtor is					
Full Filing Fee attached Filing Fee to be paid in installments (applicable t		Debtor's aggregate noncontingent liquowed to insiders or affiliates) are less	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).				
attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information			THIS SPACE IS FOR COURT USE ONLY				
☐ Debtor estimates that funds will be available for ☐ Debtor estimates that, after any exempt property distribution to unsecured creditors.		s paid, there will be no funds available for					
Estimated Number of Creditors	9 1,000- 5,001-	0,001- 25,001- 50,001- Over 5,000 50,000 100,000 100,000					
Estimated Assets  \$50 to \$\$50,001 to \$\$100,001 to \$\$500,00 \$\$500,000 to \$\$1 million	to \$10 to \$50	50,000,001 \$100,000,001 \$500,000,001 More than o \$100 to \$500 to \$1 billion \$1 billion	n				
Estimated Liabilities  Stoto \$50,001 to \$100,001 to \$500,000 to \$1 \$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50	50,000,001 \$100,000,001 \$500,000,001 More than 5100 to \$500 to \$1 billion \$1 billion nillion of complete the state of the	n				

**B1** (Official Form 1) (4/13) FORM B1, Page Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Mary Ann Button All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Case Number: Date Filed: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 9/24/2013 Exhibit A is attached and made a part of this petition /s/ Todd A. Morth Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1) (4/13) FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Mary Ann Button **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Mary Ann Button Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 9/23/2013 Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Todd A. Morth I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Todd A. Morth and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law office of Todd A. Morth bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 482 Delaware Avenue Buffalo, NY 14202 Printed Name and title, if any, of Bankruptcy Petition Preparer (716) 445-1357 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an 9/24/2013 individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, The debtor requests the relief in accordance with the chapter of responsible person, or partner whose Social-Security number is provided title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Date

briefing.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Mary Ann Button	Case No.	(if known)
Debtor(s)		
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMEN  CREDIT COUNSELING REQUI		ICE WITH
WARNING: You must be able to check truthfully one of the five statements regarding cred do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you whatever filing fee you paid, and your creditors will be able to resume collection activities ag you file another bankruptcy case later, you may be required to pay a second filing fee and your creditors' collection activities.	edit counseling listed below. If do file. If that happens, you wi ainst you. If your case is dism	II lose issed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must come Exhibit D. Check one of the five statements below and attach any documents as directed.	nplete and file a separate	
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a brid agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitic counseling and assisted me in performing a related budget analysis, and I have a certificate from the asservices provided to me. Attach a copy of the certificate and a copy of any debt repayment plan determined to the composition of the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of any debt repayment plan determined to the certificate and a copy of the certifica	es for available credit agency describing the	
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a brid agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitic counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the services provided to me. You must file a copy of a certificate from the agency describing the service a copy of any debt repayment plan developed through the agency no later than 14 days after your bases.	es for available credit in the agency describing vices provided to you and	
3. I certify that I requested credit counseling services from an approved agency but was services during the seven days from the time I made my request, and the following exigent circumstant of the credit counseling requirement so I can file my bankruptcy case now.  [Summarize exigent circumstances here.]		
If your certification is satisfactory to the court, you must still obtain the credit counseling file your bankruptcy petition and promptly file a certificate from the agency that provided the debt management plan developed through the agency. Failure to fulfill these requirements m	counseling, together with a c	opy of any

Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling

## B 1D (Official Form 1, Exhibit D) (12/09)

	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statem	ent]
[Must be accom	panied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental	l deficiency
	so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.)	);
	Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable	e, after
	reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Int	ernet.);
	Active military duty in a military combat zone.	
of 11 U.S.C. §	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requ 109(h) does not apply in this district.	irement
I certify	under penalty of perjury that the information provided above is true and correct.	
	Signature of Debtor: /s/ Mary Ann Button	
	Date: 9/23/2013	

In re:Mary Ann Button	Case No.
aka Mary Ann Crooks	(if known)
aka Mary Ann Olejnik	
aka Maryann Crooks	
Dobtor	<u>,</u>

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$49,491 Employment income (2011 income is joint with ex-husband)

Last Year: \$63,463 Year before: \$106,077

None

 $\boxtimes$ 

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

**AMOUNT PAID** 

**AMOUNT** STILL OWING

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Creditor: N.T.E.U. Federal Credit

June, July and August \$556 Monthly

\$25,000

Union Address:

2013

Creditor: Landlord

July,

\$700 monthly

Ongoing rent

Address:

August and September

2013

None  $\boxtimes$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Capital One Bank vs. Mary Ann Crooks

Collections

Erie County Supreme

Index No.: 346454

Summons and lawsuit Court complaint served

None  $\boxtimes$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Todd A. Morth Date of Payment: August 15, \$900.00

Address: 482 Delaware Avenue 201

Buffalo, NY 14202 Payor: Mary Ann Crooks

2013

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

DATES OF OCCUPANCY

Debtor: Mary Ann Crooks Address: 11 Cedar Street Akron, Name(s): Same

Prior to March 2012

NY 14001

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

 $\boxtimes$ 

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d List all financial institutions graditary and other parties including margantile and trade agencies to whom a financial statement was issued by the debtar.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation	
---	--

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	9/23/2013	Signature /s/ Mary Ann Button
•		of Debtor
		Signature
Date		of Joint Debtor
		(if any)

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), a person, or partner who signs this document.	ddress, and social-security number of the officer, principal,, responsible
Address	
Address X	
	Date
x	Date
x	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

In re Mary Ann Button	Case No.
Debtor(s)	(if known)

## **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Ciained as Exempt.			
Description and Location of Property	Nature of Debtor's Interest in Property  Husband- Wife- Joint- Community-	Secured Claim or	Amount of Secured Claim
None			None
No continuation sheets attached	TOTAL \$ (Report also on Summary of Schedules.)	0.00	

n re <b>Mary Ann Button</b>	. Case No.
Debtor(s)	(if known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n	Description and Location of Property	Husband Wife Join Community	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
,	1. Cash on hand.		Cash on hand Location: In debtor's possession			\$75.00
:	<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Evans National Bank checking account Location: In debtor's possession			\$100.00
			First Niagara checking account Location: In debtor's possession			\$150.00
;	Security deposits with public utilities, telephone companies, landlords, and others.	x				
	<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		Couch, (2) Chairs, Tables and Lamps, Entertainment cente , Kitchen Table and Chairs, Kitchen utensils and dishes, Microwave, (3) Bedroom sets.			\$1,950.00
			Location: In debtor's possession			
			Television, DVD player and 5 year personal computer.	1		\$500.00
			Location: In debtor's possession			
4	<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>		Music CDs and DVDs Location: In debtor's possession			\$150.00
l						

n re <b>Mary Ann Button</b>	Case No.
Debtor(s)	(if known)

			(Continuation Sneet)			
	Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest.
				Husband- Wife- Joint Community-	W J	in Property Without  Deducting any  Secured Claim or  Exemption
E	6. Wearing apparel.		Normal wearing apparel Location: In debtor's possession			\$450.00
7	7. Furs and jewelry.		Misc. costume jewelry Location: In debtor's possession			<b>\$75.</b> 00
8	Firearms and sports, photographic, and other hobby equipment.	X				
ç	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy (Debtor's children are the beneficiaries. The policy has no cash value) Location: In debtor's possession	,		\$1.00
1	10. Annuities. Itemize and name each issuer.	X				
	11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	TSP retirment plan Location: In debtor's possession			\$32,000.00
1	<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	X				
1	Interests in partnerships or joint ventures.     Itemize.	X				
1	15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
1	16. Accounts Receivable.	X				
1	17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
1	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
1	<ol> <li>Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.</li> </ol>	X				
2	20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				

In re Mary Ann Button	Case No.
Debtor(s)	(if known)

		(Continuation Cheet)			
Type of Property	N o	Description and Location of Property	Husband		Current Value of Debtor's Interest, in Property Without Deducting any
	n e		Wife- Joint Community-	J	Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1991 Ford Mustang with 121,,000 miles (valubased on NADA Low retail value) Location: In debtor's possession	e		\$2,875.00
		2011 Nissan X-Terra with 46,000 miles (valubased on Kelly Blue Book private party value) Location: In debtor's possession	e		\$17,764.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				

n re Mary Ann Button	. Case No.
Debtor(s)	(if known)

		(Continuation Sheet)			
Type of Property	N o n	Description and Location of Property	Husband- Wife-	W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	e		Joint- Community-	J	Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		Misc. handtools Location: In debtor's possession	Community-	-0	\$100.00

In re

Mary Ann Button	Case No.
Debtor(s)	(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$155,675.
(Check one box)	

☑ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	11 USC 522(d)(5)	\$ 75.00	\$ 75.00
Evans National Bank checking account	11 USC 522(d)(5)	\$ 100.00	\$ 100.00
First Niagara checking account	11 USC 522(d)(5)	\$ 150.00	\$ 150.00
Couch, (2) Chairs, Tables and Lamps, Entertainment cente , Kitch	11 USC 522(d)(3)	\$ 1,950.00	\$ 1,950.00
Television, DVD player and 5 year personal computer.	11 USC 522(d)(3)	\$ 500.00	\$ 500.00
Music CDs and DVDs	11 USC 522(d)(5)	\$ 150.00	\$ 150.00
Normal wearing apparel	11 USC 522(d)(3)	\$ 450.00	\$ 450.00
Misc. costume jewelry	11 USC 522(d)(4)	\$ 75.00	\$ 75.00
Term life insurance policy	11 USC 522(d)(7)	\$ 1.00	\$ 1.00
TSP retirment plan	5 USC 8346(a)	\$ 32,000.00	\$ 32,000.00
1991 Ford Mustang with 121,000 miles	11 USC 522(d)(2)	\$ 2,875.00	\$ 2,875.00
Misc. handtools	11 USC 522(d)(5)	\$ 100.00	\$ 100.00
Page No. <u>1</u> of <u>1</u>			

<sup>\*</sup> Amount subject 6 48 6 start 13-12520 Chever Dace years filed and 241/13 pec Entered 09/124/13 11: 28:55 de date of adjustment. Description: Main Document, Page 19 of 37

In reMary Ann Button	. Case No.
Debtor(s)	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien  HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:		June 2011				\$ 25,000.00	\$ 7,236.00
Creditor # : 1 NTEU Local 157 Federal Credit Union		Auto Loan  2011 Nissan X-Terra with 39,000 miles  Value: \$ 17,764.00					
Account No:							
		Value:					
No continuation sheets attached	•	Sul (Total o				\$ 25,000.00	\$ 7,236.00
		(Use only on	To	otal	\$	\$ 25,000.00	\$ 7,236.00

Entered 09/24/13 11:28:55 istical Summary of Certain Liabilities and Case 1-13-12520-CLB, Doc 1, Filed 09/24/13,

Description: Main Document, Page 20 of 37

In re	Mary	Ann	Butt	con
-------	------	-----	------	-----

Debtor(s)

Case No.

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached Doc 1, Filed 09/24/13, Entered 09/24/13 11:28:55, Case 1-13-12520-CLB,

In re Mary Ann Button	_ ,	Case No.	
Debtor(s)			(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		Га	xes and		nuation Sheet) . <b>n Other</b> I	Debts	0	w∈	ed	to Governm	ental Units	•
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	H M J		sideration	ncurred and for Claim		Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 4020  Creditor # : 1  Internal Revenue Service  PO Box 7346  Philadelphia PA 19101-7346	-		2012 Federal	income	taxes					\$ 4,258.00	\$ 4,258.00	\$ 0.00
Account No:	-											
Account No:												
Account No:												
Account No:												
Sheet No1_ of1_ continuation sheet attached to Schedule of Creditors Holding Priorit		air		st page of the c	completed Schedule on Sum		this <b>Tot</b> tota	pa <b>tal</b> al al	ge) \$ Iso	4,258.00	4,258.00	0.00
			(Use only or		ne completed Sched	dule E. If ap	Tot	tal	\$		4,258.00	0.00

ln i	re	Mary	Ann	Buttor
------	----	------	-----	--------

					_
ח	eŀ	otc	۱r/	e)	

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	WV JJo			Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2005  Creditor # : 1  Capital One  P.O. Box 5250  Carol Stream IL 60197-6403			May 2005 Credit Card Debt					\$ 5,648.00
Account No: 2005  Representing:  Capital One			Cohen & Slamowitz P.O. Box 9004 Woodbury NY 11797-9004					
Account No: 5125  Creditor # : 2  Care Credit  c/o GE Capital Retail Bank  PO Box 960061  Orlando FL 32896-0061			Septemeber 2007 Medial Credit card					\$ 3,758.00
2 continuation sheets attached				S		ota Fota		\$ 9,406.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

n re <i>Mary A</i>	nn Bu	ttoi
--------------------	-------	------

Debtor(s)

Case No	
	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5125  Representing:  Care Credit			Portfolio Recovery Assoc. PO Box 41067 Norfolk VA 23541-1067				
Account No: 8236  Creditor # : 3 Credit One Bank PO Box 60500  City of Industry CA 91716			November 2011 Credit Card Debt				\$ 1,973.00
Account No: 2616  Creditor # : 4  Dell Financial Services  PO Box 6403  Carol Stream IL 60197-6403			March 2009 Credit Card Debt				\$ 1,405.00
Account No: 6502  Creditor # : 5  Discover Financial Services  PO Box 3025  New Albany OH 43054-3025			November 2011 Credit Card Debt				\$ 2,270.00
Account No: 9364  Creditor # : 6  HSBC  P.O. Box 2103  Buffalo NY 14240			January 2008 Credit Card Debt				\$ 530.91
Sheet No. 1 of 2 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	o So	chedule of  (Use only on last page of the completed Schedule F. Repor Schedules and, if applicable, on the Statistical Summary of Certain L	t also on Su	Tot	al \$	\$ 6,178.91

lı	n	re	<i>Mary</i>	Ann	Buttor
----	---	----	-------------	-----	--------

Debtor(s)

Case No	
	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1860  Creditor # : 7  JC Penney  P.O. Box 960001  Orlando FL 32896			November 2009 Store Charge Card				\$ 699.00
Account No: 7024  Creditor # : 8  Merrick Bank  P.O. Box 5721  Hicksville NY 11802			June 2012 Credit Card Debt				\$ 957.00
Account No: 9352  Creditor # : 9  Nelnet Loan Services  P.O. Box 1649  Denver CO 80201			June 2003 Student Loan				\$ 20,353.00
Account No: 9364  Creditor # : 10  Orchard Bank  P.O. Box 17051  Baltimore MD 21297			March 2008 Credit Card Debt				\$ 530.00
Account No:  Creditor # : 11 Sunil Bakshi, Esq 5662 Main Street Buffalo NY 14221			September 2011 Legal Fees				\$ 1,500.00
Sheet No. 2 of 2 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	o So	chedule of  (Use only on last page of the completed Schedule F. Report Schedules and, if applicable, on the Statistical Summary of Certain L	t also on Sur	Tot	al \$	\$ 24,039.00 \$ 39,623.91

n	re	Mary	Ann	Button	L
---	----	------	-----	--------	---

/	Deb	toı
---	-----	-----

Case No.	
----------	--

(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $\ oxtimes$  Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

	B6H	(Official	Form	6H) (	(12/07)
--	-----	-----------	------	-------	---------

nre Mary Ann Button	/ Debtor	Case No.	
		<del>-</del>	(if known)

## **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

n re Mary Ann Button	Case No.
Debtor(s)	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital DEPENDENTS OF DE			:BTOR AND SPOUSE			
Status: RELATIONSHIP(S):  Single Daughter  Son		AGE(S): 21 10				
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Entry Specialist					
Name of Employer	Customs and Border Protection					
How Long Employed	13 Years				-	
Address of Employer						
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE	
Monthly gross wages, sale     Estimate monthly overtime     SUBTOTAL	ary, and commissions (Prorate if not paid monthly)	\$ \$ \$	5,698.33 0.00 5,698.33	\$	0.00 0.00 0.00	
	al security  ension Contribution  ension Loan	\$ \$ \$ \$	1,432.17 738.68 37.01 330.55 110.91 2,649.31	\$ \$	0.00 0.00 0.00 0.00 0.00	
6. TOTAL NET MONTHLY 1		\$	3,049.02	\$	0.00	
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance of of dependents listed above.	support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00		0.00 0.00 0.00 0.00	
<ul><li>11. Social security or govern (Specify):</li><li>12. Pension or retirement inc</li><li>13. Other monthly income (Specify):</li></ul>		\$ \$	0.00 0.00	•	0.00 0.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	<u> </u>	0.00	
15. AVERAGE MONTHLY IN		\$	3,049.02	\$	0.00	
	MONTHLY INCOME: (Combine column totals		\$	3,04	9.02	
from line 15; if there is on	ly one debtor repeat total reported on line 15)		ort also on Summary of So			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

n re Mary Ann Button	, Case No
Debtor(s)	(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	s	750.00
a. Are real estate taxes included? Yes \Boxed No \Boxed		
b. Is property insurance included? Yes No 🛛		
2. Utilities: a. Electricity and heating fuel	\$	125.00
b. Water and sewer	\$	0.00
c. Telephone	\$	320.00
d. Other	\$	0.00
Other	\$	0.00
3. Home maintenance (repairs and unkeen)	\$	0.00
Home maintenance (repairs and upkeep)		595.00
	φ	100.00
Clothing     Laundry and dry cleaning		50.00
	6	100.00
7. Medical and dental expenses		260.00
8. Transportation (not including car payments)	Φ	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00 0.00
c. Health		
d. Auto	\$	98.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	556.00
b. Other: <b>Child Care</b>	\$	150.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
Alimony, maintenance, and support paid to others     Payments for support of additional dependents not living at your home	φ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Misc.& Personal Care Expenses	\$	95.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,299.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,049.02
b. Average monthly expenses from Line 18 above	\$	3,299.00
c. Monthly net income (a. minus b.)	\$	(249.98)
	*	/

In re Mary Ann Button		Case No. Chapter	
	/ Debtor		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	4	\$ 56,190.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 25,000.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 4,258.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 39,623.91	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,049.02
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,299.00
тот	AL	16	\$ 56,190.00	\$ 68,881.91	

In re Mary Ann Button	Case No.
	Chapter 7
	/ Debtor

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 4,258.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$ 20,353.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on	\$0.00
Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$24,611.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,049.02
Average Expenses (from Schedule J, Line 18)	\$3,299.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,698.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$7,236.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 4,258.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$39,623.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 46,859.91

In re Mary Ann Button	Case No.
Debtor	(if known)
DECLARATION CONCERNING DEBT	TOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY B	Y AN INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consicorrect to the best of my knowledge, information and belief.	isting of sheets, and that they are true and
Date: 9/23/2013 Signature /s/ Mary Ann Butte	ton
Mary Ann Button	
[If joint case, both spouses must	sign.]
Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprison	nment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTC	
I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this documen with a copy of this document.	it for compensation, and that I have provided the deptor
Preparer: So	ocial security No. :
Names and Social Security numbers of all other individuals who prepared or assisted in preparing the	is document:
If more than one person prepared this document, attach additional signed sheets conforming to the a	appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re <b>Mary Ann Button</b>		Case No. Chapter 7		
		/ Debtor		
Part A - Debts Secured by property of the estate. Attach additional pages if necessary.)		INT OF INTENTION  r EACH debt which is secured by property	of the estate.	
Property No. 1				
Creditor's Name :	Desc	cribe Property Securing Debt:		
NTEU Local 157 Federal Credit Ur	nion 201	11 Nissan X-Terra with 46	5,000 miles	
Property is (check one):  Claimed as exempt Not claimed as exempt And claimed as exempt Personal property subject to unexpired lead additional pages if necessary.)	as exempt eases. (All three columns of Par	rt B must be completed for each unexpired		
Lessor's Name:	Describe Leased P	roperty:	Lease will be assumed	
None			pursuant to 11 U.S.C. § 365(p)(2):	
			☐ Yes ☐ No	
I declare under penalty of perjury that the abo and/or personal property subject to an unexp			a debt	
Date:9/23/2013	Debtor: /s/ Mary 2	Ann Button		
Date:	Joint Debtor:			

In re Mary Ann Button	Case No.
aka Mary Ann Crooks	Chapter 7
aka Mary Ann Olejnik	
aka Maryann Crooks	
	/ Debtor
Attorney for Debtor: Todd A Morth	

## STATEMENT PURSUANT TO RULE 2016(B)

	The undersigned,	pursuant to	Rule 2016(b)	, Bankruptc	V Rules.	states that
--	------------------	-------------	--------------	-------------	----------	-------------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 306.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 9/24/2013 Respectfully submitted,

X/s/ Todd A. Morth

Attorney for Petitioner: Todd A. Morth

Law office of Todd A. Morth 482 Delaware Avenue Buffalo NY 14202

(716) 445-1357 ToddMorth@gmail.com

In r	e <b>Mar</b> y	/ Ann	Butt	ton
	aka	Mary	Ann	Crooks
	aka	Mary	Ann	Olejnik
	aka	Mary	ann (	Crooks

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: Todd A. Morth

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date:	9/23/2013	/s/ Mary Ann Button	
_		Debtor	

NTEU Local 157 Federal Credit Union

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Capital One P.O. Box 5250 Carol Stream, IL 60197-6403

Care Credit c/o GE Capital Retail Bank PO Box 960061 Orlando, FL 32896-0061

Cohen & Slamowitz P.O. Box 9004 Woodbury, NY 11797-9004

Credit One Bank PO Box 60500 City of Industry, CA 91716

Dell Financial Services PO Box 6403 Carol Stream, IL 60197-6403

Discover Financial Services PO Box 3025 New Albany, OH 43054-3025

HSBC P.O. Box 2103 Buffalo, NY 14240

JC Penney
P.O. Box 960001
Orlando, FL 32896

Merrick Bank P.O. Box 5721 Hicksville, NY 11802

Nelnet Loan Services P.O. Box 1649 Denver, CO 80201 Orchard Bank
P.O. Box 17051
Baltimore, MD 21297

Portfolio Recovery Assoc. PO Box 41067 Norfolk, VA 23541-1067

Sunil Bakshi, Esq 5662 Main Street Buffalo, NY 14221